

Table B.9

**Distributions of GSE Purchases and Housing Units
By Tract Income Ratio
For Non-Metropolitan Underserved Counties**

Tract Income Ratio ¹	1997 Distribution of GSE Home Mortgage Purchases	1990 Distribution of All Owner-Occupied Units	Ratio of Shares
0 ≤ 60%	1.1 %	2.7 %	0.41
60 ≤ 80%	14.6	18.4	0.79
80 ≤ 95%	35.6	39.0	0.91
95 ≤ 100%	12.0	12.6	0.95
100 ≤ 120%	24.5	21.2	1.16
> 120%	12.2	6.0	2.03
Total	100.0 %	100.0 %	

¹ Tract median income relative to area median income (i.e., the median income for the county or the nonmetropolitan portion of the State, whichever is greater.)

Table B.10

**Distributions of GSE Purchases and Housing Units
By Tract Income Ratio
For Non-Metropolitan Served Counties**

Tract Income Ratio ¹	1997 Distribution of GSE Home Mortgage Purchases	1990 Distribution of All Owner-Occupied Units	Ratio of Shares
0 ≤ 60%	0.4 %	0.6 %	0.67
60 ≤ 80%	4.7	6.0	0.78
80 ≤ 95%	22.4	26.4	0.85
95 ≤ 100%	14.4	15.8	0.91
100 ≤ 120%	43.6	41.4	1.05
> 120%	14.5	9.8	1.48
Total	100.0 %	100.0 %	

¹ Tract median income relative to area median income (i.e., the median income for the county or the nonmetropolitan portion of the State, whichever is greater.)